

**Fill in this information to identify the case:**Debtor 1 Brian Douglas DeskinsDebtor 2 Cheryl Ann Deskins  
(Spouse, if filing)United States Bankruptcy Court for the: WESTERN DISTRICT OF WASHINGTONCase number 18-42845**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Bank of America, N.A.Court claim no. (if known): 8**Date of payment change:**Must be at least 21 days after date  
of this notice09/01/2019Last 4 digits of any number you use to  
identify the debtor's account:4886**New total payment:**

Principal, interest, and escrow, if any

\$ 1,338.32**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_Current escrow payment: \$ 503.46New escrow payment: \$ 472.76**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☐ No☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☐ No☒ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.  
(Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1      Brian Douglas Deskins  
First Name      Middle Name      Last Name

Case number (if known) 18-42845

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Jennifer B. Jackson      Date 07/24/2019  
Signature

Print: Jennifer B. Jackson      Title Assistant Vice President

Company Bank of America

Address 4161 Piedmont Parkway  
Number      Street  
Greensboro, NC 27410  
City      State      ZIP Code

Contact phone (336) 854-6321      Email jennifer.b.jackson@BofA.com

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF WASHINGTON ( TACOMA DIVISION)

Chapter: 13 No. 18-42845

In re:

Judge: MARY JO HESTON

Brian Douglas Deskins

Cheryl Ann Deskins

Debtor(s).

**CERTIFICATE OF SERVICE**

I hereby certify that on 07/24/2019, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage pre-paid, or via filing with the US Bankruptcy Court's CM ECF system.

By U.S. Postal Service First Class Mail Postage Prepaid:

Debtor: Brian Douglas Deskins  
5016 64th Ave W  
University Place, WA 98467-2910

Co-Debtor: Cheryl Ann Deskins  
5016 64th Ave W  
University Place, WA 98467-2910

Debtor's Attorney: NOEL P. SHILLITO  
1919 N Pearl St Ste C2  
Tacoma, WA 98406-2490

Trustee: MICHAEL G. MALAIER  
2122 Commerce St  
Tacoma, WA 98402-3002

/s/ Irene Zhao

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LCI  
(as Authorized Agent for Bank of America N.A.)  
111 Anza Blvd Suite 310  
Burlingame, CA 94010  
650.342.9486 (x250)  
izhao@lciinc.com



CUSTOMER SERVICE  
PO BOX 31785  
TAMPA, FL 33631-3785

Statement date 07/18/2019

Loan No.:

BRIAN D & CHERYL A DESKINS  
5016 64TH AVE W  
TACOMA WA 98467

Property address:  
5016 64TH AVE W  
TACOMA, WA 98466

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**WE ANALYZED YOUR ESCROW ACCOUNT AND YOUR PAYMENT MAY BE CHANGING**

Your escrow account was recently reviewed and, as a result, the escrow portion of your monthly loan payment may be changing effective 09/01/2019.

Enclosed is an updated escrow analysis statement for your loan.

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**WHAT YOU NEED TO DO**

There's nothing you need to do. Please keep this notification for your records.

**QUESTIONS?**

We're pleased to serve your home loan needs. If you have any questions, please call us at 1-800-669-6607, Monday-Friday 8a.m. to 9p.m. ET.

Bank of America, N.A. is required by law to inform you that this communication is from a debt collector. If you are currently in a bankruptcy proceeding or have previously obtained a discharge of this debt under bankruptcy law, this notice is for informational purposes only and is not an attempt to collect a debt, a demand for payment or an attempt to impose personal liability for a discharged debt.

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BRIAN D & CHERYL A DESKINS  
5016 64TH AVE W  
TACOMA, WA 98466

## ESCROW ACCOUNT REVIEW

### ESCROW EXPLAINED

This escrow statement is being sent for **informational purposes only**. It should not be construed as an attempt to collect a debt or to modify the terms of your Chapter 13 plan. Note that your Chapter 13 bankruptcy plan may provide for the Trustee to pay escrow amounts outstanding on your loan as of the date you filed your bankruptcy case or may otherwise provide for the Trustee to pay amounts due to escrow.

Part of your monthly loan payment goes into an account to pay for your property taxes and insurance premiums. During the year, payments are made out of this account when tax and insurance bills come due. This notice describes any changes needed in your monthly payment to maintain enough money in your escrow account to pay these bills. In our step-by-step analysis, we determine the data shown below to calculate your new escrow payment.

**If this is your first escrow statement after filing your Chapter 13 bankruptcy**, this escrow account review was performed as of the date you filed for bankruptcy and your new monthly escrow payment has been calculated according to applicable bankruptcy law. The amount shown in the Summary section below is the updated and correct amount due for the month shown. If you previously received a monthly coupon for the same due date, the payment amount below is intended to replace the coupon you previously received, as the coupon was prepared and sent before we had notice of your Chapter 13 bankruptcy filing.

**If this is an annual escrow statement provided during your Chapter 13 bankruptcy**, we've prepared this escrow statement to track your escrow obligations during the period when you're making payments under the terms of your Chapter 13 plan.

**If you have filed a Chapter 13 plan that provides for maintaining your home**, our step-by-step analysis is based on the assumption that you will be making your Chapter 13 plan payments, including plan payments to pay amounts due from the period before your bankruptcy filing or otherwise due under your Chapter 13 plan. If you're unable to complete your plan payments and your case is dismissed, converted to a Chapter 7, or the automatic stay is lifted, then your monthly escrow payment will need to be recalculated to account for the cure amounts still due from the period before your bankruptcy filing or otherwise due under your Chapter 13 plan.

See below for:

- an in-depth explanation of each step of your escrow analysis
- side-by-side comparison of last year's projected and actual data

### SUMMARY

Base amount needed (see Step 1)	The expected monthly amount needed to pay your property taxes and insurance premiums	\$472.76
Shortage payment (see Step 2)	<b>The monthly amount you must pay into your escrow account to keep the balance from falling below zero during the year</b>	\$0.00
Reserve requirement (see Step 3)	The monthly amount allowed by federal law for unexpected tax and insurance increases and other costs	\$0.00
<b>New monthly escrow payment (see Step 4)</b>		<b>\$472.76</b>
<b>New total payment effective 09/2019 (see Step 4)</b>		<b>\$1,338.32</b>

In future escrow analyses, Bank of America, N.A. reserves the right to assess the amount allowed by federal law for unexpected tax and insurance increases and other costs.

### HOW WE CALCULATE YOUR ESCROW PAYMENT

#### STEP 1 Determine base amount needed for the year

Escrow items	Amount needed	Frequency in months	Monthly amount needed
Homeowners insurance	\$820.00	12	\$68.33
County taxes	\$2,426.56	6	\$404.43
<b>Total monthly base payment amount</b>			<b>\$472.76</b>

#### STEP 2 Determine lowest projected balance

In the chart below, we project the amounts you will pay into your escrow account next year and the amounts we will pay out for your insurance and tax bills. Remember, these figures are only projections and may not reflect the actual payments made at the time they are due.

Month	Escrow deposit(s)	Tax payment(s)	Insurance payment(s)	MIP/PMI payment(s)	Balance
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BRIAN D & CHERYL A DESKINS  
5016 64TH AVE W  
TACOMA, WA 98466

**STEP 2 Determine lowest projected balance - continued**

<i>Month</i>	<i>Escrow deposit(s)</i>	<i>Tax payment(s)</i>	<i>Insurance payment(s)</i>	<i>MIP/PMI payment(s)</i>	<i>Balance</i>
Post Petition Beginning Balance					\$3,212.01
September 2019	\$472.76	\$0.00	\$0.00	\$0.00	\$3,684.77
October 2019	\$472.76	\$2,426.56	\$0.00	\$0.00	\$1,730.97
November 2019	\$472.76	\$0.00	\$0.00	\$0.00	\$2,203.73
December 2019	\$472.76	\$0.00	\$0.00	\$0.00	\$2,676.49
January 2020	\$472.76	\$0.00	\$0.00	\$0.00	\$3,149.25
February 2020	\$472.76	\$0.00	\$820.00	\$0.00	\$2,802.01
March 2020	\$472.76	\$0.00	\$0.00	\$0.00	\$3,274.77
April 2020	\$472.76	\$2,426.56	\$0.00	\$0.00	\$1,320.97 *
May 2020	\$472.76	\$0.00	\$0.00	\$0.00	\$1,793.73
June 2020	\$472.76	\$0.00	\$0.00	\$0.00	\$2,266.49
July 2020	\$472.76	\$0.00	\$0.00	\$0.00	\$2,739.25
August 2020	\$472.76	\$0.00	\$0.00	\$0.00	\$3,212.01
Post Petition Ending Balance					\$3,212.01
<b>Lowest projected balance</b>					<b>\$1,320.97</b>
<b>Shortage payment amount</b>					<b>\$0.00</b>

The Post-Petition Beginning and Ending balances above are projected balances, which assume that all payments due under your Chapter 13 bankruptcy plan will be made, including your regularly scheduled mortgage payments due after the bankruptcy filing and all plan payments to cure amounts due from the period before your bankruptcy filing or otherwise due under your Chapter 13 plan.

At the time of analysis, Bank of America, N.A. assumes that all scheduled mortgage payments will be made to the effective date of your new payment.

\* Using the Post-Petition balances, your Lowest Projected Balance (LPB) reflects a positive balance (a balance greater than zero). In the next step, we will compare this amount to your escrow reserve requirement to determine if there is an overage.

**STEP 3 Determine reserve requirement**

Federal law allows for the collection of a reserve amount to maintain a cushion for unexpected tax and/or insurance increases and other costs.

The reserve used for this period is shown below.

Lowest Projected Balance (LPB) (see Step 2 above)	\$1,320.97
Total reserve requirement (16.6% of the base amount) *	\$941.74
Additional amounts required	\$0.00
<b>Monthly reserve requirement (\$0.00 divided by 12)</b>	<b>\$0.00</b>

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**Potential overage** **\$379.23**

\* Base amount equals the total of payments anticipated to be paid out of the escrow account during the year but excludes Private Mortgage Insurance (PMI) or Mortgage Insurance Premium (MIP) amounts.

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5016 64TH AVE W  
TACOMA, WA 98466

### STEP 3 Determine reserve requirement - continued

Using your Post-Petition Beginning balance, the projections above reflect that your Lowest Projected Balance (LPB) exceeds the reserve requirement amount and that there is a potential overage. However, your Lowest Projected Balance (LPB) assumes that you are current in making payments that were due after your bankruptcy filing and that you have paid all escrow amounts due from the period before your bankruptcy filing. If you still have several months or years prior to the completion of your Chapter 13 plan, then you may not have an actual overage.

To determine if you have an actual overage of escrow funds, Bank of America, N.A. will adjust the potential overage to account for any escrow amounts that remain unpaid from the period before your bankruptcy filing or otherwise due under the terms of your Chapter 13 plan. This adjustment is necessary to ensure your current escrow account balance in fact has a surplus of funds. If your account still shows an overage and is current under the terms of your Chapter 13 plan, we'll send you a refund in accordance with applicable law. Please note that we're unable to forward overage checks if your loan is undergoing a loan assumption.

For more information on how Bank of America, N.A. tracks your actual overage, please call 800-669-6607, Monday-Friday 8a.m. to 9p.m. ET.

### STEP 4 Determine monthly payments Calculation of monthly escrow payment

Base amount needed for taxes and/or insurance ( <i>see Step 1</i> )	\$472.76	
Shortage payment ( <i>see Step 2</i> )	\$0.00	
Reserve requirement ( <i>see Step 3</i> )	\$0.00	
<b>Total monthly escrow payment</b>		<b>\$472.76</b>
<b>Calculation of monthly payment</b>		
Principal and/or interest	\$865.56	
Total monthly escrow payment	\$472.76	
<b>Total monthly payment effective 09/2019</b>		<b>\$1,338.32</b>

### LAST YEAR IN REVIEW

#### Current analysis compared to previous

#### Monthly amount

<i>Amount needed for taxes and insurance</i>	<i>Last analysis</i>	<i>This analysis</i>
Homeowners insurance	\$64.17	\$68.33
County taxes	\$439.29	\$404.43
Total base escrow payment	\$503.46	\$472.76
Shortage payment	\$0.00	\$0.00
Reserve requirement	\$0.00	\$0.00
Rounding amount	\$0.00	\$0.00
<b>Monthly escrow payment</b>	<b>\$503.46</b>	<b>\$472.76</b>
Principal and/or interest	\$865.56	\$865.56
Monthly escrow payment	\$503.46	\$472.76
<b>Total payment amount</b>	<b>\$1,369.02</b>	<b>\$1,338.32</b>

#### Summary of escrow change

As shown, your base escrow amount decreased. Your reserve percentage remained unchanged. Your reserve payment remained unchanged. The result of these factors caused your total escrow payment to decrease. Additionally, you were left with a overage.

A side-by-side comparison of projected escrow account activity and actual activity for last year can be found below.



**Last year's escrow payments**

If you have recently filed a Chapter 13 bankruptcy, then we have provided below a side-by-side comparison of your prior projected escrow account activity to the actual account activity.

If this is an annual escrow statement provided during your Chapter 13 bankruptcy, then the projected escrow account activity below was performed in accordance with the terms of your Chapter 13 plan. At the same time, we also maintained a separate accounting that reflected your escrow account activity as indicated under the terms of your loan documents outside of bankruptcy (shown below under the heading "Actual"). The Actual escrow activity includes both the receipt of your regular monthly mortgage payments to escrow and any cure payments made under the terms of your Chapter 13 plan for escrow amounts due from the period before your bankruptcy filing or otherwise due under your Chapter 13 plan. Below is the side-by-side comparison of the plan projected activity to the actual activity for last year. Upon the completion of your Chapter 13 plan, if all payments due under the Chapter 13 plan are received and taxes and insurance were paid in the amounts anticipated, then the projected and actual ending balances should match. If you are unable to complete your Chapter 13 plan payments and your case is dismissed, converted to a Chapter 7 or the automatic stay is lifted, then the actual accounting shown below will be used in performing your next escrow analysis.

Projected					Actual				
Date	Activity	Paid in	Paid out	Balance	Date	Activity	Paid in	Paid out	Balance
	Beginning balance			\$3,016.66		Beginning balance			\$2,619.35
09/01/2018	Sep Payment	\$503.46		\$3,520.12	09/14/2018	Sep Payment	\$503.46		\$3,122.81
10/01/2018	Oct Payment	\$503.46		\$4,023.58	10/10/2018	County tax pmt		\$2,635.73	\$487.08
10/02/2018	County taxes		\$2,635.73	\$1,387.85	10/16/2018	Oct Payment	\$503.46		\$990.54
11/01/2018	Nov Payment	\$503.46		\$1,891.31	11/19/2018	Nov Payment	\$503.46		\$1,494.00
12/01/2018	Dec Payment	\$503.46		\$2,394.77	12/17/2018	Dec Payment	\$503.46		\$1,997.46
01/01/2019	Jan Payment	\$503.46		\$2,898.23	01/14/2019	Jan Payment	\$503.46		\$2,500.92
02/01/2019	Feb Payment	\$503.46		\$3,401.69	02/07/2019	Homeowners ins pmt		\$820.00	\$1,680.92
02/02/2019	Homeowners insurance		\$770.00	\$2,631.69	02/12/2019	Feb Payment	\$503.46		\$2,184.38
03/01/2019	Mar Payment	\$503.46		\$3,135.15	03/12/2019	Mar Payment	\$503.46		\$2,687.84
04/01/2019	Apr Payment	\$503.46		\$3,638.61	04/08/2019	County tax pmt		\$2,426.56	\$261.28*
04/02/2019	County taxes		\$2,635.73	\$1,002.88*	04/11/2019	Apr Payment	\$503.46		\$764.74
05/01/2019	May Payment	\$503.46		\$1,506.34	05/24/2019	May Payment	\$503.46		\$1,268.20
06/01/2019	Jun Payment	\$503.46		\$2,009.80	06/14/2019	Jun Payment	\$503.46		\$1,771.66
07/01/2019	Jul Payment	\$503.46		\$2,513.26	07/09/2019	Jul Payment	\$503.46		\$2,275.12
08/01/2019	Aug Payment	\$503.46		\$3,016.72	07/18/2019	Aug Payment	\$503.46		\$2,778.58 <sup>P</sup>
	Ending balance			\$3,016.72		Ending balance			\$2,778.58
Summary of escrow payments and disbursements					Summary of escrow payments and disbursements				
County taxes		\$5,271.46			County taxes		\$5,062.29		
Homeowners insurance		\$770.00			Homeowners insurance		\$820.00		
Payments		\$6,041.52			Payments		\$6,041.52		

\* Lowest projected balance

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

In performing the projection above, Bank of America, N.A. assumed that all regularly scheduled mortgage payments would be made that were due prior to the projection period.